

Fire in three-bedroom modern house: £199,000 insurance settlement

“Having Morgan Clark on our side meant that, every step of the way, we had peace of mind. They made me think about the long-term picture and calmed me down. And if they hadn’t been working for us, I would always have wondered if I’d got the best results.”

Incident

Mr & Mrs Lucas had just completed a refurbishment of their three-bedroom house in Surrey. They had installed a new kitchen, and only eight days earlier had laid a new wooden floor. While this work was carried out, they had stored a significant amount of clothing plus skiing and photographic equipment in the loft.

The loft was then destroyed by an electrical fire, and the first floor was gutted. In addition, water from firemen’s hoses and subsequent rain infiltrated the ground floor, ruining the new floor and kitchen.

In the immediate aftermath of the fire, the Red Cross came to the house to help the family. They immediately advised Mr Lucas to engage a loss assessor to handle what was obviously going to be a complicated claim. Mr Lucas initially dealt with the insurer’s loss adjuster himself but, faced with constant questioning, he turned to Morgan Clark.

Claim

The loss adjuster immediately challenged the high value claimed for the goods stored in the loft. To prove its validity, Morgan Clark meticulously sifted through the damaged items to put together supporting evidence.

The loss adjuster also proposed that the existing kitchen units could be cleaned: Morgan Clark argued that, because of likely long-term damage caused by water infiltration, they should be replaced. This would also extend the time the family needed to stay in temporary accommodation, which would need to be covered by the insurer.

Morgan Clark engaged specialist contractors to compile a comprehensive specification for the work needed, including repairing any hidden damage from water infiltration, and presented a claim for £199,000.

Results

After protracted and heated negotiations with the insurer’s loss adjuster:

- Full claim of £199,000 was agreed by insurer.
- Full replacement values for loft contents agreed.
- Specification accepted and the house was re-instated to its previous condition.
- Full replacement of new kitchen and wooden floor.
- Extended temporary accommodation while the house was repaired.

Plus a loft conversion was economically carried out at the same time as the re-instatement.

“Using Morgan Clark was very worthwhile. They ensured we successfully claimed for everything we lost. We are really appreciative of what they did and would recommend them to anyone in a similar position to us.”

Call us today on 0800 0975156 to discuss how we could help with your insurance claim.

www.morganclark.co.uk